

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:

LAQUITTA ALMEATER WALSH
OWOLABI ABAYOMI YUSUF
Debtor(s)

Case No. A15-69557-JWC

STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy Whaley, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/09/2015.
- 2) The plan was confirmed on 02/10/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/03/2018, 11/19/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/25/2017, 11/13/2017, 07/30/2018, 09/30/2019.
- 5) The case was completed on 11/04/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,666.00.
- 10) Amount of unsecured claims discharged without payment: \$27,870.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,800.00
Less amount refunded to debtor	\$856.00

NET RECEIPTS: **\$30,944.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,947.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,297.60**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FRANKLIN FINANCIAL CORPO	Unsecured	2,000.00	3,013.25	3,013.25	210.66	0.00
BANK OF AMERICA, N.A.	Unsecured	2,357.00	2,357.12	2,357.12	164.79	0.00
CAPITAL ONE AUTO FINANCE	Secured	15,686.00	16,050.46	16,050.46	16,050.46	1,959.26
CAPITAL ONE BANK (USA), N.A. B'	Unsecured	889.00	889.86	889.86	62.21	0.00
CARMAX BUSINESS SERVICES LLC	Unsecured	NA	15,718.34	15,718.34	1,098.80	0.00
CARMAX BUSINESS SERVICES LLC	Secured	15,729.00	480.00	480.00	480.00	0.00
DELTA COMMUNITY CREDIT UNIO	Unsecured	4,758.00	4,828.38	4,828.38	337.55	0.00
LEGACY AT STAGECOACH HOA	Secured	0.00	741.00	741.00	741.00	78.32
MERRICK BANK	Unsecured	1,053.00	851.72	851.72	59.54	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	311.00	311.85	311.85	21.80	0.00
NATIONSTAR MORTGAGE, LLC	Secured	1,973.22	3,323.11	3,323.11	3,323.11	0.00
GA DOR	Priority	0.00	NA	NA	0.00	0.00
IRS	Priority	0.00	NA	NA	0.00	0.00
ACCESS RECEIVABLES	Unsecured	1,072.00	NA	NA	0.00	0.00
WESTERN SHAMROCK D.B.A. WESI	Unsecured	772.00	842.45	842.45	58.90	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,323.11	\$3,323.11	\$0.00
Debt Secured by Vehicle	\$16,530.46	\$16,530.46	\$1,959.26
All Other Secured	\$741.00	\$741.00	\$78.32
TOTAL SECURED:	\$20,594.57	\$20,594.57	\$2,037.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,812.97	\$2,014.25	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,297.60</u>
Disbursements to Creditors	<u>\$24,646.40</u>
TOTAL DISBURSEMENTS :	<u>\$30,944.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/10/2021

By: /s/ Nancy Whaley

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

Case No. A15-69557-JWC

I certify that on this day I caused a copy of this Trustee's Final Report to be served via United States First Class Mail with adequate postage prepaid on the following parties at the address shown for each:

Debtor(s):

LAQUITTA ALMEATER WALSH
OWOLABI ABAYOMI YUSUF
3687 BIG HORN COURT
ELLENWOOD, GA 30294-6692

I further certify that I have on this day electronically filed the foregoing Trustee's Final Report using the Bankruptcy Court's Electronic Case Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

Attorney for the Debtor(s):

SLIPAKOFF & SLOMKA, PC

This the 10th day of March, 2021.

/s/_____

Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
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Suite 120
Atlanta, GA 30303
678-992-1201